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Substituted for form 1449A/PTO <h1>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h1> <i>(Use as many sheets as necessary)</i>				Complete If Known Application Number 10/798,551-Conf. #6462 Filing Date March 12, 2004 First Named Inventor James J. Darr Art Unit 3696 Examiner Name Ojo O. Oyebisi	
Sheet	1	of	2	Attorney Docket Number	020874.010101C1US

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document ²	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
		EP 1222596	12/3/2003	Crane et al.		
		EP 0955595	11/10/1999	Sexton et al.		
		WO 2005/089205	9/29/2005	Darr		
		WO 2007/016503	2/8/2007	Darr		

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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	10/798,551-Conf. #6462
				Filing Date	March 12, 2004
				First Named Inventor	James J. Darr
				Art Unit	3696
				Examiner Name	Ojo O. Oyebisi
Sheet	2	of	2	Attorney Docket Number	020874.0101C1US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Search Report for EP 05725328, dated 2/28/2008.	
		Search Report for PCT/US05/08102 (WO 2005/089205), mailed 01/20/2006.	
		XP002456252 - JOURNAL OFFICIEL DE L'OFFICE EUROPEEN DES BREVETS.OFFICIAL JOURNAL OF THE EUROPEAN PATENT OFFICE.AMTSBLATTT DES EUROPAEISCHEN PATENTAMTS, - ISSN 0170-9291, pages 592-593, published 11/01/2007.	
		Hunt, F.S.A. "Variable Universal Life Insurance: Is it Worth it?", February 2003.	

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